

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
LAU, DAVID ALAN	§	Case No. 05-48631
LAU, RENEE BRETEL	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$, for a total compensation of \$. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$, and now requests reimbursement for expenses of \$, for total expenses of \$.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/CHRISTOPHER J. MOSER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 05-48631 BTR Judge: BRENDA T. RHOADES
Case Name: LAU, DAVID ALAN
LAU, RENEE BRETEL
For Period Ending: 10/21/09

Trustee Name: CHRISTOPHER J. MOSER
Date Filed (f) or Converted (c): 10/16/05 (f)
341(a) Meeting Date: 02/22/06
Claims Bar Date: 06/19/06

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Wirenix, Inc. (u) Stock not listed on Schedule B	2,000.00	2,000.00		2,000.00	FA
2. 6808 SUMMER MEADOW LANE, DALLAS, TX 75252 Debtor Claimed 100% Exemption on Schedule C	190,000.00	0.00	DA	0.00	FA
3. FINANCIAL ACCOUNTS	25.00	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	4,335.00	0.00	DA	0.00	FA
5. BOOKS/COLLECTIBLES Debtor Claimed 100% Exemption on Schedule C	1,338.00	0.00	DA	0.00	FA
6. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	1,105.00	0.00	DA	0.00	FA
7. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	4,867.00	0.00	DA	0.00	FA
8. FIREARMS AND HOBBY EQUIPMENT Debtor Claimed 100% Exemption on Schedule C	2,760.00	0.00	DA	0.00	FA
9. INSURANCE POLICIES	0.00	0.00	DA	0.00	FA
10. RETIREMENT PLANS Debtor Claimed 100% Exemption on Schedule C	114,533.33	0.00	DA	0.00	FA
11. 1983 DATSUN 280 ZX Debtor Claimed 100% Exemption on Schedule C	500.00	0.00	DA	0.00	FA
12. 1997 LEXUS ES300 Debtor Claimed 100% Exemption on Schedule C	4,000.00	0.00	DA	0.00	FA
13. 2004 LEXUS RX-300 Debtor Claimed 100% Exemption on Schedule C	29,000.00	0.00	DA	0.00	FA
14. OFFICE EQUIPMENT Debtor Claimed 100% Exemption on Schedule C	1,390.00	0.00	DA	0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 05-48631 BTR Judge: BRENDA T. RHOADES
Case Name: LAU, DAVID ALAN
LAU, RENEE BRETEL

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341(a) Meeting Date: 02/22/06
Claims Bar Date: 06/19/06

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
15. OTHER - PERSONAL PROPERTY Debtor Claimed 100% Exemption on Schedule C	1,655.00	0.00	DA	0.00	FA
16. Preference - Discover	10,000.00	9,135.00		9,135.00	FA
17. Preference - Macy's	3,000.00	2,752.26		2,752.26	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		131.00	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$370,508.33	\$13,887.26	\$14,018.26	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Phillip Sauder is employed as special counsel. Litzler, Segner, Shaw, & McKenney, LLP is employed as accountants. On April 18, 2006, Order Authorizing to Sell Property was entered, item # 1. On July 10, 2006, Adv. # 06-04181 was filed with respect to item # 16. On Sept. 13, 2006, Adv. # 05-48631 was filed with respect to item # 17. The estate's tax return was filed with the IRS on Feb. 05, 2007.

Initial Projected Date of Final Report (TFR): 12/31/07

Current Projected Date of Final Report (TFR): 10/21/09

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 05-48631 -BTR
Case Name: LAU, DAVID ALAN
LAU, RENEE BRETEL
Taxpayer ID No: *****4857
For Period Ending: 10/21/09

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1322 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/24/06	1	DAVID ALAN LAU RENEE BRETEL LAU 6808 SUMMER MEADOW LN DALLAS, TX 75252	BALANCE FORWARD STOCK SALE	1229-000	2,000.00		0.00 2,000.00
04/28/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	0.26		2,000.26
05/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.71		2,001.97
06/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.65		2,003.62
07/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.70		2,005.32
08/24/06	16	DISCOVER BANK P.O. BOX 15185 WILMINGTON, DE 19850	PREFERENCE	1141-000	9,135.00		11,140.32
08/28/06	17	FACS GROUP, INC. EXPENSE PAYABLE DEPARTMENT 9111 DUKE BOULEVARD MASON, OH 45040-8999	PREFERENCE - MACY'S	1141-000	2,752.26		13,892.58
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	2.76		13,895.34
09/18/06	000301	U.S. Bankruptcy Court 660 N. Central Expressway Ste. 300B Plano, Texas 75074	Per Order Entered on 9/13/06 Filing Fee for Adversary #06-04181 in the David & Rene Lau case #05-48631	2700-000		250.00	13,645.34
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	11.35		13,656.69
10/02/06	000302	Phillip Sauder 5521 Greenville, Ave., Ste. 04-253 Dallas, TX 75206	Per Order Entered on 9/29/06 Attorney's Fees			4,986.05	8,670.64
			Fees 4,598.81	3210-000			8,670.64
			Expenses 387.24	3220-000			8,670.64
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.78		8,678.42
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.13		8,685.55
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.37		8,692.92

Page Subtotals 13,928.97 5,236.05

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 05-48631 -BTR
Case Name: LAU, DAVID ALAN
LAU, RENEE BRETEL
Taxpayer ID No: *****4857
For Period Ending: 10/21/09

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1322 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.39		8,700.31
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	6.67		8,706.98
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.39		8,714.37
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.17		8,721.54
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	7.41		8,728.95
06/12/07	000303	Litzler, Segner, Shaw, & McKenney, LLP Attn. Jim Shaw 1412 Main Street, Suite 2400 Dallas, Texas 75202	Per Order Entered on 6/07/07 Accountant's Fees			1,144.90	7,584.05
			Fees 985.00	3410-000			7,584.05
			Expenses 159.90	3420-000			7,584.05
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	6.79		7,590.84
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	6.45		7,597.29
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	6.45		7,603.74
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	4.84		7,608.58
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	4.85		7,613.43
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	4.07		7,617.50
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	3.64		7,621.14
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	3.02		7,624.16
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	1.81		7,625.97
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.80		7,627.77
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.56		7,629.33
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.97		7,630.30
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.94		7,631.24
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.97		7,632.21
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.97		7,633.18
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.94		7,634.12
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.74		7,634.86
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.62		7,635.48

Page Subtotals 87.46 1,144.90

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 05-48631 -BTR
Case Name: LAU, DAVID ALAN
LAU, RENEE BRETEL
Taxpayer ID No: *****4857
For Period Ending: 10/21/09

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1322 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.39		7,635.87
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		7,635.93
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.06		7,635.99
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		7,636.06
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.17		7,636.23
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,636.42
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,636.61
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,636.80
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,636.99
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		7,637.18
10/21/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.13		7,637.31
10/21/09		Transfer to Acct #*****6191	Final Posting Transfer	9999-000		7,637.31	0.00

COLUMN TOTALS	14,018.26	14,018.26	0.00
Less: Bank Transfers/CD's	0.00	7,637.31	
Subtotal	14,018.26	6,380.95	
Less: Payments to Debtors		0.00	
Net	14,018.26	6,380.95	

Page Subtotals 1.83 7,637.31

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 05-48631 -BTR
Case Name: LAU, DAVID ALAN
LAU, RENEE BRETEL
Taxpayer ID No: *****4857
For Period Ending: 10/21/09

Trustee Name: CHRISTOPHER J. MOSER
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****6191 BofA - Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/21/09		Transfer from Acct #*****1322	BALANCE FORWARD Transfer In From MMA Account	9999-000	7,637.31		0.00 7,637.31

COLUMN TOTALS	7,637.31	0.00	7,637.31
Less: Bank Transfers/CD's	7,637.31	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *****1322	14,018.26	6,380.95	0.00
BofA - Checking Account - *****6191	0.00	0.00	7,637.31
	-----	-----	-----
	14,018.26	6,380.95	7,637.31
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 7,637.31 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-48631		Page 1		Date: October 21, 2009		
Debtor Name: LAU, DAVID ALAN		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Texans Credit Union Attn: Legal Dept P.O. Box 853912 Richardson, Texas 75085-3912	Unsecured		\$3,822.87	\$0.00	\$3,822.87
000002 070 7100-00	Compass Bank POB 10566 Birmingham, AL 35296	Unsecured		\$33,253.90	\$0.00	\$33,253.90
000003 070 7100-00	Atmos Energy /Mid-Tex Division Attn: Bankruptcy Group P. O. Box 650205 Dallas, TX 75265-0205	Unsecured		\$120.41	\$0.00	\$120.41
000004 070 7100-00	Ms. Paula Harris 2301 Cool Woods Court Jarrettsville, MD 21084-1840	Unsecured		\$60,829.18	\$0.00	\$60,829.18
000005 070 7100-00	ECAST SETTLEMENT CORPORATION POB 35480 NEWARK, NJ 07193-5480	Unsecured		\$7,337.19	\$0.00	\$7,337.19
000006 070 7100-00	Ms. Lily Lin 2408 Yarmouth Lane Mount Laurel, NJ 08054	Unsecured		\$2,500.00	\$0.00	\$2,500.00
000007 070 7100-00	US Bancorp Manifest Funding Services Attn: Corporate Attorney 1310 Madrid Street, Ste. 100 Marshall, MN 56258	Unsecured		\$16,282.89	\$0.00	\$16,282.89
000010 070 7100-00	Citibank (USA) N.A. POB 182149 Columbus, OH 43218	Unsecured		\$13,740.30	\$0.00	\$13,740.30
000011 070 7100-00	Charter Arapaho, LP Attn: Bankruptcy 600 North Glenville Richardson, Texas 75081	Unsecured		\$28,112.10	\$0.00	\$28,112.10
000012 070 7100-00	Citibank/ CHOICE Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	Unsecured		\$17,999.82	\$0.00	\$17,999.82
000013 070 7100-00	MBNA America Bank N.A. c/o BOA DE5-023-03-03 1000 Samoset Drive Newark, DE 19713	Unsecured		\$29,363.44	\$0.00	\$29,363.44
000014 070 7100-00	Internal Revenue Service P O Box 21126 Philadelphia, PA 19114	Unsecured		\$80,570.73	\$0.00	\$80,570.73

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 05-48631 Page 2 Date: October 21, 2009
Debtor Name: LAU, DAVID ALAN Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000015 070 7100-00	Ms. Bettie Shelby 313 Ninth Street NE Buffalo, MN 55313	Unsecured		\$41,675.00	\$0.00	\$41,675.00
000008 070 7100-00	Yiwei Yu and Kuen Mun Yu 10605 Farmbrooke Lane Potomac, MD 20854	Secured		\$85,300.60	\$0.00	\$85,300.60
000009 070 7100-00	Mr. Jerry Tsai 8105 Sutherland Ln Plano, Texas 75025	Unsecured		\$0.00	\$0.00	\$0.00
Case Totals:				\$420,908.43	\$0.00	\$420,908.43

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 05-48631

Case Name: LAU, DAVID ALAN

LAU, RENEE BRETEL

Trustee Name: CHRISTOPHER J. MOSER

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: CHRISTOPHER J. MOSER</u>	\$ _____	\$ _____
<u>Attorney for trustee:</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
 \$ _____.